

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEW JERSEY**

VETERANS GUARDIAN, LLC, *et al.*,

Plaintiffs,

v.

MATT PLATKIN, in his official capacity as
Attorney General of New Jersey,

Defendant.

Civil No.

DECLARATION OF JOHN F. RUDMAN

I, John F. Rudman, declare:

1. I am a retired Colonel of the U.S. Army living in Marlton, New Jersey.
2. During my Army career between 1972 and 1999, I served as a field artillery officer, including in South Korea, Kuwait, and Germany. My tours of duty included work with nuclear weapons in South Korea, with 155 mm and 8-inch howitzers both in CONUS locations and in West Germany during the Cold War, working on the East-West German Border during one, a three year tour with the 11th Armed Cavalry Regiment, and various positions within Fifth Corps, including time as the Battalion Commander of a 203mm howitzer battalion, and as a staff officer with SHAPE in Belgium. I was detailed, while the Assistant Director of the Gunnery Department and Chief of the Paladin New Equipment Training Team (NETT) to work towards procurement by the Kuwaiti Army of the M109A6 Paladin as their weapon of choice over the British AS 90 as the senior training and plans officer in Kuwait post Desert Storm. My honors include the Legion of Merit (2 OLC), Meritorious Service Medal (7 OLC), Army Commendation Medal, Armed Forces Expeditionary Medal, Kuwait Liberation Medal, Army Achievement Medal w/ OLC, and National Defense Service Medal w/ star. My CONUS assignments included stints in the First Infantry Division, 24th Infantry Division, service as an Army Recruiter in New Jersey, Senior Advisor to the New

Jersey National Guard, Senior Advisor to the Delaware National Guard (concurrently), Commander of Readiness Group Dix at Fort Dix, NJ, and Assistant Division Commander of the 78th Division (Training) USAR. I am a graduate of both the US Army Command and General Staff College and War College, as well as various branch schools.

3. My Army field duty included work in harsh conditions, including work in below freezing temperatures on heavy combat equipment and in desert, wartime conditions. This duty was oftentimes conducted while I suffered from physical injuries, including a broken foot, back and knee issues.

4. Because of the multiple physical injuries I suffered during my service, I receive disability benefits from the U.S. Department of Veterans Affairs (“VA”).

5. In the past, I sought the help of Veterans of Foreign Wars (“VFW”) to correct an error that led the VA to arbitrarily decrease my benefits, wrongfully determining that a dependent in school was not in school. While the VFW tried their best to help me get the correct level of benefits, they did not have the resources to be effective. Correcting the error required intervention by my Congressman at the time, James Saxton.

6. I also tried working with the VA directly myself, but they did not help.

7. In August 2019, I had surgery for a service-connected injury to my left hip, that left me unable to function normally and with chronic pain. I submitted a claim for an increased disability rating, but the VA denied it, after first approving it for the wrong hip. When I attempted to correct that error, the claim for the proper hip was denied, stating it was not service connected. This despite the fact that hip pain was chronicled in my retirement physical, and was justified as an adjacent joint to other affected joints.

8. Based on my experiences with the VFW and VA, I did not think I would be able to get the rating increase I am entitled to and decided to just leave it alone. However, this summer I met a park ranger while touring national parks who is a former client of Veterans Guardian (“VG”). He told me that VG helped increase his disability rating and recommended that I contact them. It was he who even brought it up as an option. I was just meeting a fellow veteran working as a Park Ranger.

9. I followed his advice and contacted VG in early August 2023. They were immediately responsive and professional, and explained clearly how they would help me submit a new claim for an increased disability rating based on my hip injury and several previous service-connected conditions. They sent me and I completed a questionnaire that walked me through the details of my service and my current physical conditions necessary for my claim.

10. Before VG could analyze my responses to the questionnaire, however, New Jersey enacted S3292, which prohibits VG from receiving compensation for the services it provides within the state, including its services to me. I was unaware of S3292 until VG notified me of it and told me that, although they would still help me with some minimal aspects of my claim, they could not provide the full scope of their services because of the law.

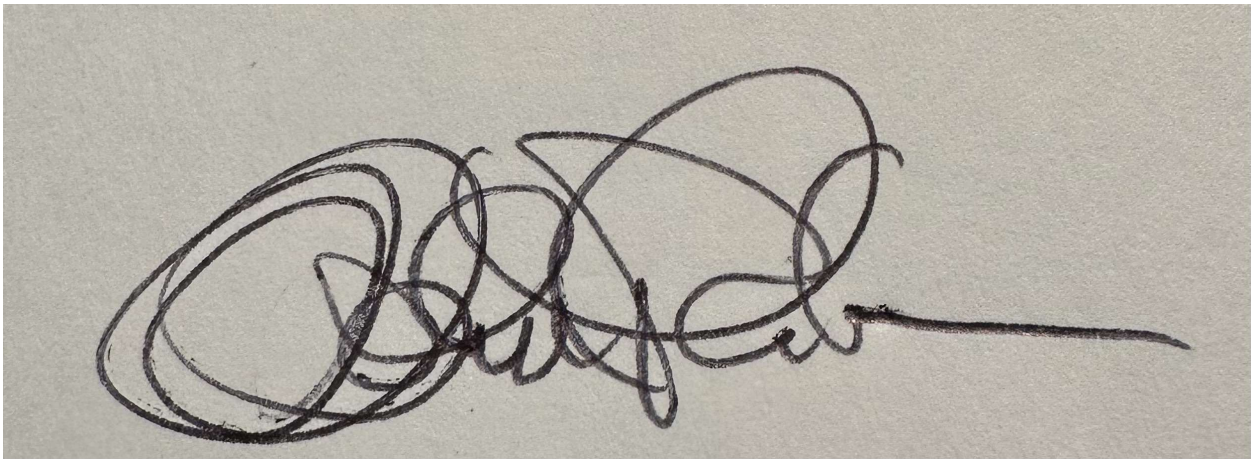
11. I understand VG's payment structure is that it charges a fee if a client is successful in increasing his/her disability rating, and I think that fee—five times the amount of any monthly increase—is reasonable. I also understand that there are free alternatives to VG.

12. However, I want to use VG. I was impressed with the level of service my VG representative provided, and the park ranger I met over the summer spoke highly of their work. I believe that VG is the best, and likely only, avenue for receiving the disability benefits for which I qualify. Based on my previous experience with VFW, I do not believe that veterans service organizations have the expertise or resources needed to help me. And based on my experience with the VA, I do not believe they will help me.

13. I do not understand why New Jersey thinks it can prevent me from choosing to hire VG to help me with my disability benefits claim. I served in the Army to protect the freedoms we have in this country. Laws like SB 3292 adversely impact free enterprise and the consumer. If a consumer wants to use a no-fee VSO, they are free to do so. If I wish to use a fee-based organization, it is my right to do so without interference from the state.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on this 15th day of September 2023 in Marlton, New Jersey.

A handwritten signature in dark ink, appearing to be "John F. Rudman", written on a light-colored, textured surface. The signature is fluid and cursive, with a long horizontal line extending to the right.

John F. Rudman